

A young girl with a towel on her head is eating a snack in a field. She is wearing a plaid dress and has a joyful expression. The background shows a field of tall plants under a clear sky.

Facets

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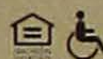


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Questions? Send them to sullivans@mgmc.com.



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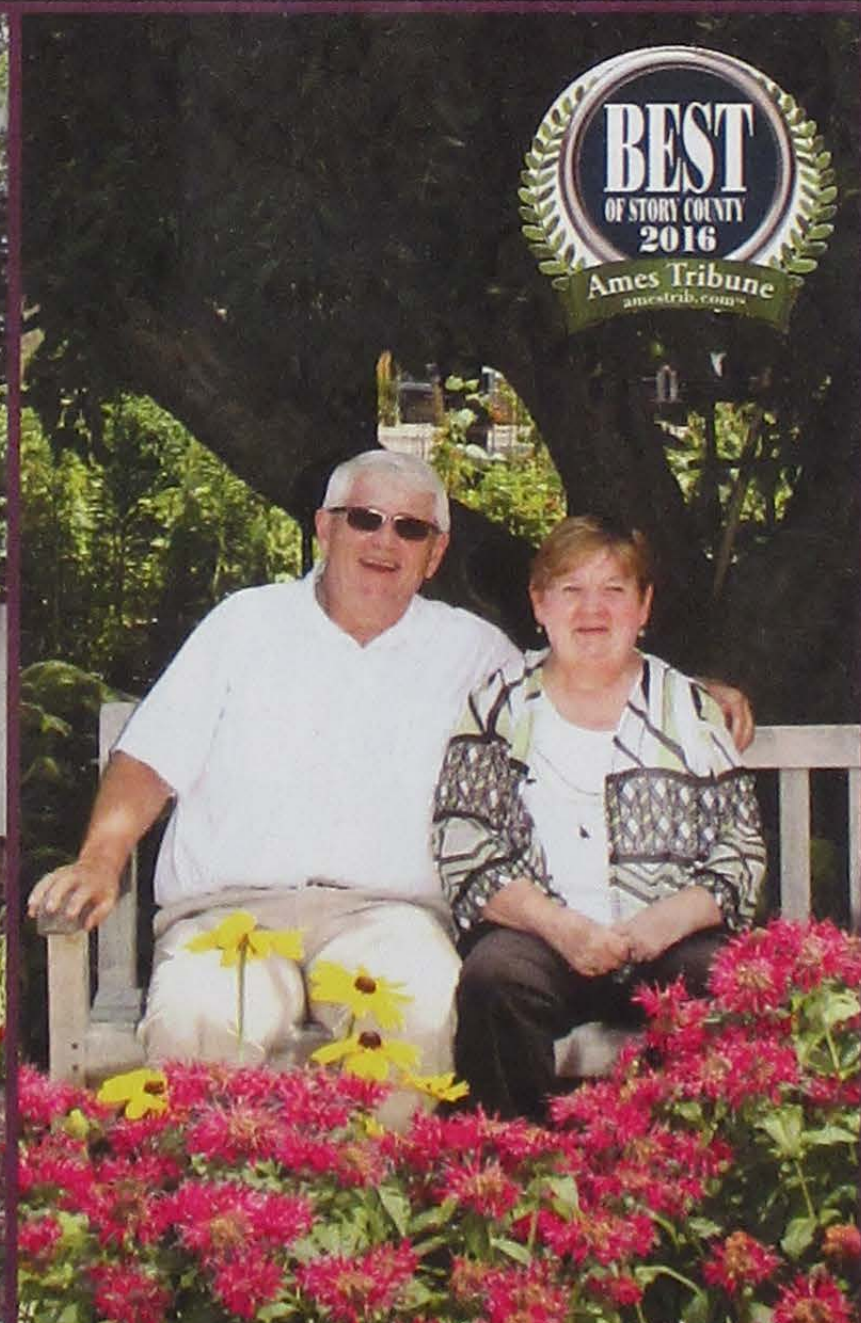
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The author's daughter Kelly, now grown, enjoys a piece of home-made fruit leather. Photo by Jan Rigenbach/Contributing Writer

EDITOR'S NOTE

It is almost time to go through school supplies and get those refreshers. School shopping was my favorite part of going back to school when I was little. When big-eyed elementary kids wander the aisles of the family's preferred store it almost seems like all the pretty colors want to jump out and play! So many pretty Lisa Frank folders and Superhero notebooks, how do you decide? Don't worry, mom already put four of the generic flimsy folders in her cart — at least they are all different colors. On to the next item on the list. Until I was old enough to make a sensible argument as to why I felt I needed three new rainbow infused Lisa Frank folders I depended on my little sister to say 'Mommy! Me too!' And as all you older siblings out there know, what baby wants, baby seems to always get — sometimes. And when shopping for school supplies it is best to harness that 'Me too' and run with it.

The one thing we could never seem to convince our mom to buy new were backpacks. I started my scholastic career with a purple backpack. That was the most resilient piece of nylon-blend fabric that I have ever carried around. I am not sure what color it was the day we brought it home, but it will be forever in my mind as a faded red-violet with a purplish hue of off-white flowers scattered across the front. That backpack and I saw sun and rain and snow. I am certain it had been dragged on the ground more than once when it was still big enough — or when I was still small enough — to swallow a child whole. My backpack lasted from the first day of preschool through two years of first grade and all the way up to the walk home on the very last day of fifth grade. The moment the bottom fell out I was about four blocks from home. It was a bittersweet triumph. How many of my classmates could lay claim to a companion school supply that lasted them the bulk of their short lives? But now I was left trying to figure out how to corral all the loose crayons and papers back into my bag and get it home without another blowout. I don't remember much from that day, except how proud I was that my backpack had made it so far — without ever needing a patch — and the realization that I get to pick out a new backpack for next year!

I was going to start middle school with a brand new companion whose job it would be to carry my big kid three-ring binders and to bring me to sleepovers. It would need to be a large bag and sturdy. The annual shopping trip had come back around and I was ready to choose my backpack, what an exciting adventure. We walked down the aisle that was bursting with straps and zippers as I searched for the diamond in the rough. My mom trailing behind me picking out all the 'ugly' bags. And then I found it, a metallic lime green, with gray zippers and straps. It was huge! The perfect size to fit all my stuff in one trip. Off in the distance I could hear my little sister, 'Mommy, Me too.' What did she need a new backpack for? She was going into fourth grade and should have two good years left on her current one. But, my mom gave in, or maybe that was the plan all along. Fine whatever, I was happy with my choice and my mind had already wandered to the key chains. You need a decent zipper pull for your new bag, obviously. Then my sister comes trotting over with her new companion. And wouldn't you know, it is the blue version of mine! Turns out those bags didn't make it to high school — bad zippers. Moral of the story: go for the ugly sturdy backpack mom picked out. The pretty one might show your personality, but if you are the type of person that likes to challenge your backpack, your everyday companion, mom has been around the block a time or two. She knows what's up.

DEPARTMENTS

7 | PARENTING

When your child soils the nest, just before leaving it

8 | BACK TO SCHOOL

Community supports area students going back to school

11 | HOME-MADE

Super Snack: Non-drip fruit to go

12 | LIFESTYLE

Will a generic fine point black marker make the grade?

14 | FITNESS

Staying active once school starts will be simple with these tips

15 | BEAUTY

When is the best time get up-to-date beauty information?

18 | FINANCE

What is a loan origination fee?

19 | GARDENING

To understand your soil, learn to read your weeds

22 | SAVOR

7 kitchen skills kids need before they leave for college

24 | NUTRITION

The new food label

26 | SAVOR

A gardener's favorite ingredient: Accidental flowers

28 | SAVOR

Dinner in 25 minutes: Mumbai sandwiches



20 | COMMUNITY

Best of Story County 2016 Awards



6 | FAMILY

Off to college for the first time



Photo by Karen Schwaller/Contributing Writer

BY KAREN SCHWALLER
Contributing Writer

It's back-to-school time, and it doesn't matter if you live on the farm or not — it all feels the same to parents who send children off to college.

Our daughter — the oldest and the first to go to college — was as grown-up and mature as could be, so it was as easy as it was difficult.

If you've sent one off to college, you know what I mean. You spend their senior year in your own world of excitement and maybe even a little grief — thinking about what is to come for them and for you — and realizing that you only have a couple more years left to be able to say that your gut is really still baby fat leftover from pregnancy. (Dads, too bad that one only works for moms ...)

I read once that, "God gives us teenagers so that it won't be so hard for us when they leave home." While that may be true for some, it wasn't very true for us.

We were blessed with a beautiful baby girl, who grew into a very beautiful young woman, almost overnight. She is the kind of daughter that we could never have asked for, because she ended up being more than we ever could have imagined.

When it came time for her to leave home and pursue a future that included the study of agriculture, it was something she looked

forward to with great anticipation and readiness — and her father looked to it with great pride, since it was always his dream to raise his family on a farm.

And while we were happy for her, my husband and I were a little weirded out that we were officially coming to the end of that chapter of our lives together. We knew that people don't raise kids to keep them, but it still got here much sooner than we expected.

Mothers push babies into the world, but fathers push children into the world. In this case, giving our daughter the responsibilities of farm life, and in turn, a vocation.

Summer came and went, and we anticipated her needs for college. We bought and packed her things, and finally it was time to load them into vehicles and make the 2 1/2 hour drive to college ... to a world that, for the first time, we really weren't going to know.

We got her moved into her dorm room, and after supper it was time to leave. How strange it felt being the ones to leave her while she was the one who stayed behind.

We got through the farewells, but it didn't come without some stomach aches and sadness at the thought of leaving her there, even though we knew she was very ready for this step. We hugged her — perhaps more profoundly than before — and wished her well, though misty eyes that we tried hard not to show.

Later that fall, I remembered that day as I watched a scene unfold at a preschool door. A little girl sporting a backpack was crying and hugging her mother's neck ferociously as she sobbed, "Mommy I don't wanna go!" The mother hugged her, stroked her hair gently and said, "I'll come back for you, honey. I always come back for you, don't I?"

It tugged at my heartstrings and made me remember that day we left our daughter at college those weeks earlier. It also made me think of the irony in that scene as the mother comforted her daughter, saying she would be back. When we left our daughter at college, there were some crocodile tears in the room as our daughter hugged our necks and assured us that she would come back.

We had discovered how much we needed each other.

It was a rite of passage for all of us, painful as it seemed. But we endured because time stops for no one — and parents have survived this day for generations before us.

But walking away from her that evening, we closed that childhood chapter with her in our lives and began the next one — knowing that we did all we could to give her roots. Now it was time for her wings to fly. And fly, she did.

We could never have understood in the delivery room how difficult that would be for us ... and how wonderful, too.

When your child soils the nest, just before leaving it

BY SUSAN STILLMAN | Special to the Washington Post

It's that time of year again. Young adults who have recently graduated from high school are venturing into the world. I get it, as my oldest child graduated from high school last year. I vacillated between being irritated by him/looking forward to his leaving and adoring him/being excited for his next adventure/feeling a little sad that he was going. During that pre-launch period, he returned from a four-day youth group convention out of town. It was just starting to snow and I was cooking delicious treats, looking forward to being snowed in with my family.

"I'm going to spend the night at my friend's house," he announced, "I haven't seen my buddies in five days."

"Okaaaay, but you're going to

spend three months with them," I reminded him. His school holds graduation in February, then students spend three months in Israel. I had hoped he would want to spend some time with us before the trip, and then felt a little pathetic, like a dog waiting for scraps of attention. I had a brief pity party and then I remembered what it's like to be 17. I preferred my friends' company to my family's for a long time. My son had clearly crossed the line of wanting to be with his friends more than with his family. I knew it was normal and appropriate, but sometimes it bugged me. How could he not want to be with us? Weren't we as awesome as we thought we are? I also was annoyed by his occasional intolerance of my benign

inquiries, such as "what are your plans for the day?" I am an awful, intrusive mother — obviously.

I was venting to my sister about my mixed emotions. "Sounds like he's soiling the nest," she said.

Precisely. I had heard about this phenomenon and was experiencing it first-hand. He was not literally soiling our home. Psychologists say graduating seniors may struggle with vulnerability and self-doubt about their readiness to fling themselves into the daunting unknowns of the next stage of life. They cannot directly confront their sadness about saying good-bye to the familiar "knowns" of childhood. How can they take flight if they are weighed down by emotional burdens? Better to fling off all that

and fixate only on enhancing the good riddance tone of their good-byes. Better yet, why not soil the nest on the way out, making it easier for us to bid them a "good-riddance to you, too"? The more toxic and messy they are, the easier it will be to transition to the next phase — for them, and for us. I know we had a fairly mild case of nest soiling. My son was not toxic or even particularly messy. He was generally sweet and thoughtful. But I was kind of glad when he left. The waiting period and anticipation were hard. Ripping the bandage off seemed the better way to go.

The parties were over and the important talks had been had, with an emphasis on "Don't do anything to embarrass yourself, your family or your school." Let's face

it — it was about him, but it was also about us — the parents. There was no big to-do or send-off as we crossed the line of this next milestone in the life of our family.

There were initial inquiries from his siblings about the use of his empty bedroom, but for now his nest is intact. At least until what's-his-name comes back.

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Community supports area students going back to school

BY SARINA RHINEHART
Ames Tribune

While back to school is a new and exciting time for students, for many families in Story County, it can also be a stressful time to find the financing needed to cover the expenses of sending a child to school, costing more than \$100 per student.

To fill this gap, several events and programs in Story County have stepped up to support these families by offering free school supplies and health screenings to students as they prepare to head back to the classroom.

A new event that was added last year was the Story County Blast Back to School Fair hosted at the Boys & Girls Club of Story County, which hands out free supplies ranging from folders to scissors and crayons and also provides free vision, dental and health screenings for all Story County students.

The presenting sponsor of this event is Storey Kenworthy along with partners the Volunteer Center of Story County, Ames Community School District, Primary HealthCare, Community Partnerships and Youth and Shelter Services.

"We got involved with the Blast Back to School event because this impacts the community in which we live, work and play in," said Jennifer Peterson with Storey Kenworthy. "In working with the district through our professional interactions and volunteerism, we became aware of the need last year and decided to partner and support the fair again this year."

Students pick out school supplies at last year's Blast Back to School event at the Boys & Girls Club. File photo by Sarina Rhinehart/Ames Tribune



This event is one of several in the county that help to support families during the back to school season. According to United Way, 42 percent of families in Story County are not making enough money to cover all their household expenses. Annually, the Ames School District's homeless program serves between 100 and 130 students.

Anne Owens, executive director of Volunteer Center of Story County, said when they started the Blast Back to School event last year, they had no idea how many students to expect.

"When we opened the doors last year, the line was farther than we expected," she said.

In total, last year the event drew more than 475 students, of which 144 received health screenings, which meet the requirements for grade level entry and sports participation. This year, Owens said their goal is to provide free school supplies to 750 students. The event will be held 1-5 p.m. on Friday, Aug. 12 at the Boys & Girls Club of Story County.

"It's a fun community way to support kids going back to school," Owens said. "It's part of the fun and it makes going back to school exciting."

For those looking to support the event, they are accepting donations at area drop boxes including locations at First National Bank, Storey Kenworthy and the Volunteer Center.

"School readiness is very important," Peterson said. "This not only impacts students in the Ames district, but also other kids in need in Story County. On average, schools supplies cost each family \$100 per student; our goal

is to relieve that burden on families through a fun, festive event. We want all kids to have the supplies they need to support the learning process."

Programs that support local students

• Ames Education Foundation S.O.S (Support Our Students)

This annual program was first established in 1999 as a way to help students who may be from families that struggle financially. Throughout the year, the Ames Education Foundation collects monetary donations which are then dispersed as vouchers to students in need, allowing the children the fun experience of shopping for their own school supplies.

• Ames student pantries

New in 2015 was the addition of a food pantry at both Ames Middle School and Ames High School. The pantries, which are open certain days during the lunch period and after school provides students in need with school supplies, clothing, food and personal hygiene products. Donations for the pantry come from local organizations and individuals.

• National Night Out

The Ames Police Department hosts the annual National Night Out as a way to promote police-community partnerships and neighborhood camaraderie, which includes handing out some free school supplies. This year's event is 5-8 p.m. on Tuesday, Aug. 2 at Bandshell Park.

Back to school expenses

Back to school brings with it many expenses for families including new clothing, haircuts and doctor visits, which can often be a struggle for families, especially those with multiple students.

During the 2015-16 school year, approximately 30 percent of students in the Ames district qualified for free or reduced lunches based on their family's income.

Just to purchase the required school supplies and fees associated with one student totals more than \$100 each year.

2016-17 expenses for a first grade student in the Ames School District:

- Student consumable fees: \$60
- Textbook fees: \$25
- Tennis shoes for PE: \$14.97
- Backpack: \$14.88
- Colored pencils: 97 cents
- 2 boxes, 24-count box crayons: \$1
- 2 large erasers: 96 cents
- 4 glue sticks: \$4.41
- 2 boxes Kleenex: \$2.96
- 2 boxes broad-tip Crayola Classic Markers: \$1.94
- 2 dry erase, skinny medium point markers: \$3.97
- 12 pencils: 94 cents
- 4 heavy duty, plastic folders: \$2
- 1 sharp point Fiskars scissors: \$1.47
- 1 5x8 inch plastic supply box: 97 cents
- 1 wide ruled notebook: 50 cents
- 1 earbuds: \$5
- 1 box Ziplock quart bags: \$2.84
- 1 Clorox Wipes: \$2.48
- 2 bottles Elmer's glue: \$1

Total: \$148.26

*Prices based on Ames Walmart, pre-tax

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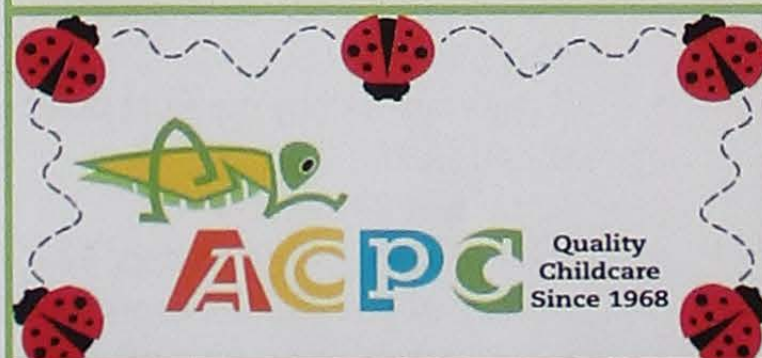


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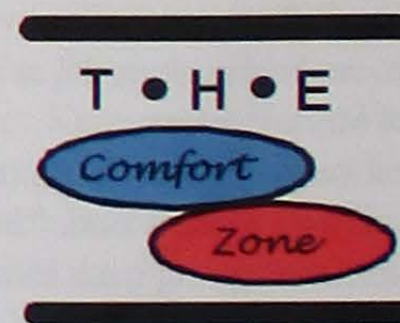
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Top, The author's daughter Kelly, now grown, enjoys a piece of homemade fruit leather. Bottom, Dried fruit puree is as easy to handle as a piece of leather. Photo by Jan Riggenschach/Contributing Writer

Super Snack: Non-drip Fruit to Go

BY JAN RIGGENBACH
Contributing Writer

When the berries or tree fruits are ripening faster than we can eat them, I haul out my food dehydrator. Thanks to this old dryer, I can easily turn the excess harvest into fruit leather.

Knowing that fruit leather is packed with nutrients, I've always felt good about giving these dried rolls to kids for school lunches or picnics. Since this home-made snack makes no mess and requires no refrigeration, I used to keep my children occupied on trips by tearing off pieces of leather for them to munch on as we drove.

Of course, you don't have to be a kid to enjoy fruit leather. My husband and I find it a great snack for traveling.

Any kind of fruit will do, and mixtures of fruits are also good. Many fruits, like the pears and fall-bearing raspberries ripening now, need no sweetening. If any fruit tastes a bit sour, I simply add a little honey to the puree.

You can make fruit leather in an oven one tray at a time, with the temperature turned to its lowest setting. A food dehydrator that holds multiple trays, though, is more efficient and is a long-lasting investment.

My own food dehydrator is four decades old. One dial fell off and got lost years ago, so now I just guess at the settings. But my

dehydrator has 10 big trays and still dries foods as well as when it was new.

The fruit doesn't stick to the trays, which are lined with Teflon-coated sheets that are as old as my dehydrator.

To make fruit leather, wash the fruit and remove any cores, stems, or bad spots. Drop the fruit a little at a time into the blender and puree until smooth. Pour enough puree onto each tray to smooth out into a layer about a fourth of an inch thick. Repeat until all the trays are filled.

After the dehydrator has been running a few hours, you can see the fruit beginning to dry around the edges. At this point, I usually flip over each piece of leather, so the underneath side will also dry thoroughly.

When completely dry, fruit leather peels off easily. You can cut it to any size you want, then lay it on wax paper and roll up each piece like a scroll.

The next step is one of the most important: Conditioning. Put the dried scrolls in a paper sack for about a week to even out any remaining moisture. Then store the fruit leather in glass jars with screw tops. It will keep indefinitely.

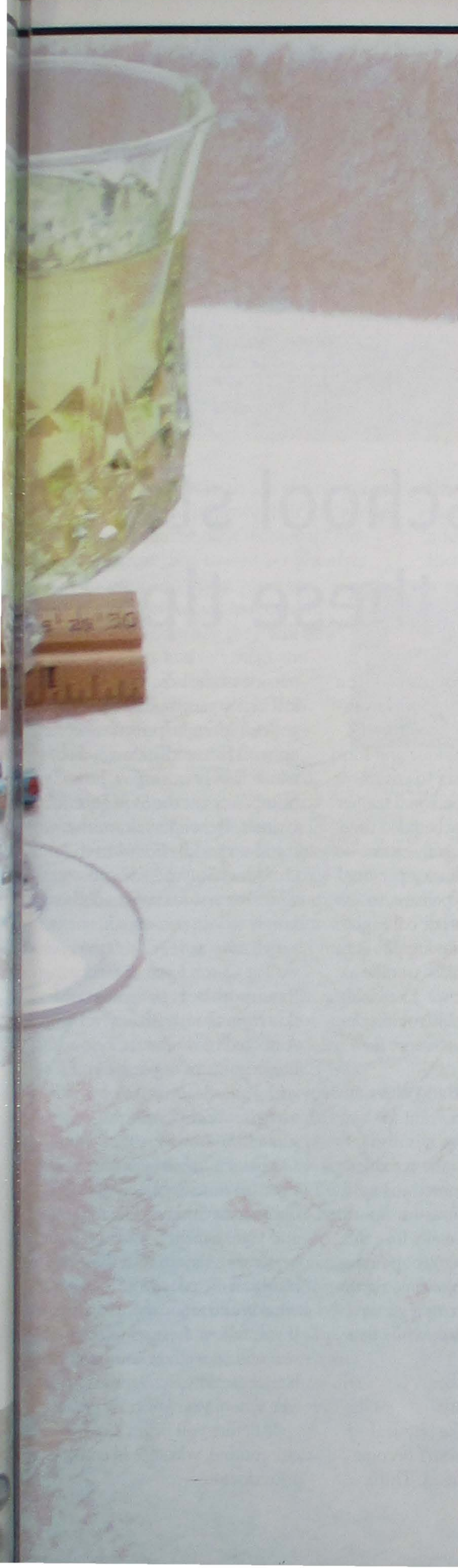
If you have a lot of fruit already in your freezer, you can make fruit leather out of that, too. But frozen fruit spoils faster once it's thawed, so I recommend bringing it to a boil before pureeing.

Back-to-school supplies may need to include a couple things for moms.
Photo by Ronna Lawless/ Nevada Journal



Will a generic fine point black marker make the grade?

BY RONNA LAWLESS | Nevada Journal



It's that time of year again, when the parents of school-age children are put through a series of Herculean tests that are commonly referred to as "back to school."

These poor adults (figuratively) are made poorer (literally) by the long list of necessities that have to be addressed before the first day of school. Immunizations up to date? Check. Sports physical on file? Check. Haircut? Check. First-day-of-school outfit? Check — wait, actually better make that one Visa.

That list of to-do items hasn't even yet touched on the biggest hurdle before school's in session.

The biggest hurdle? The list of school supplies.

Last August, my friend Shannon Bechthold took to Facebook to share the pain she was feeling while trying to buy the complete list of items for her children, three of whom are still in school.

We've been BFFs since we attended Nevada High School together, and when I read her post, I knew she was trying to be funny but was also about at the end of her rope with that list.

"I am two haircuts and two pair of shoes away from being completely done with school shopping!!! However I think teachers test us by asking for very specific elusive items! This year mine was the Paper Mate Flair Guarded Black Fine Tipped Marker!!! I am now convinced this product has never been made and many 3rd grade teachers are in the lounge laughing about the scavenger hunt we parents have participated in! I hope my child succeeds with her fine point generic black marker! Good luck to all still searching!!!"

Twenty-five moms who could totally relate to her frustration gave her post a thumbs up.

About a dozen women, including me, commented — offering everything from sympathy to advice to bottles of wine.

"So glad I'm done...feel for you," one mom wrote.

"I searched 4 stores before I found a 'large durable CANVAS pencil pouch without a clear plastic face,'" another shared.

Yet another mom offered both solidarity and humor: "I feel ya sista!! I bet Target watches their surveillance videos at their Christmas parties as entertainment!!"

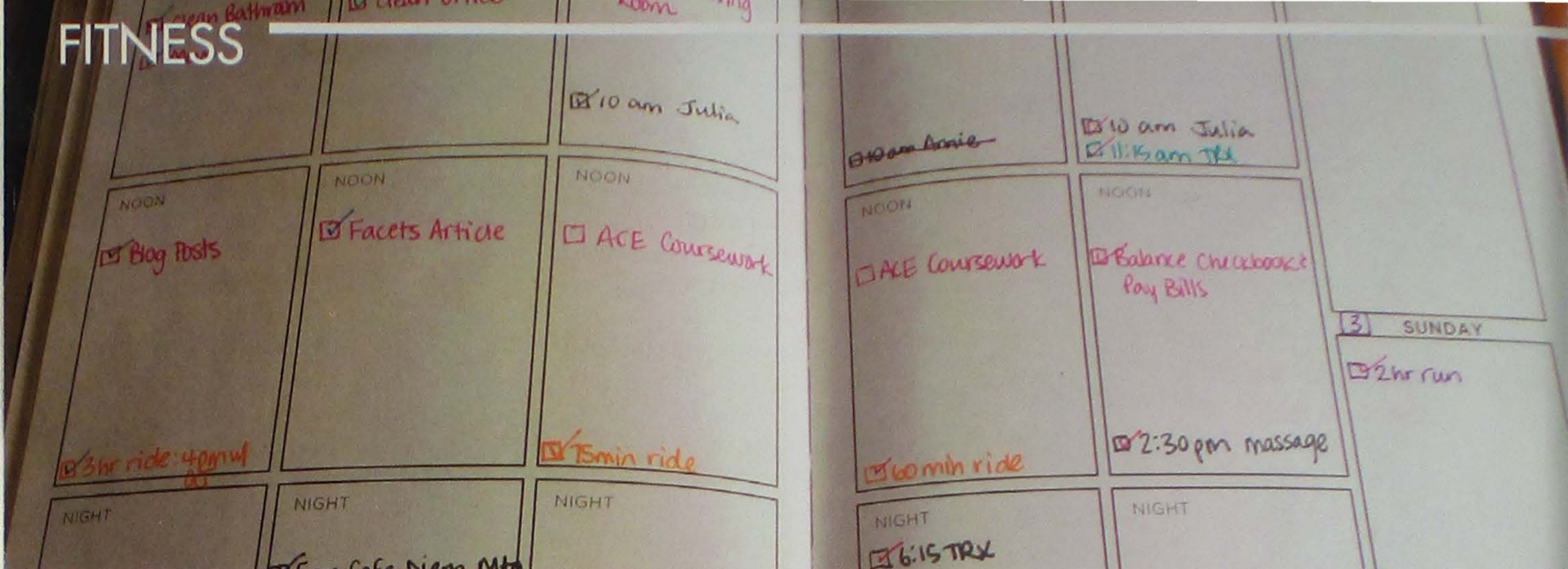
Can you imagine how hilarious a video like that would be, especially if you sped it up and put the "The Benny Hill Show" theme song to it?

Well, maybe it's funny if it's not you. "A Mom only has so much patience before throwing down at Target!" Shannon replied in the comments and included a crying face emoticon.

I felt kind of bad for laughing, but I couldn't seem to help it. My son graduated from Ames High in 2006, so it had been a long time since I'd had back-to-school anything.

I remember, though, adding school supply costs in my head as we pushed the shopping cart around in discount stores, comparing that growing figure to the available balance of my bank account. I remember looking for the right color and style of everything on the list, the Teenage Mutant Ninja Turtle backpack in first grade and the cool black one in high school. The right crayons, the perfect folders, the proper mechanical pencils, the appropriate calculator.

Now a decade since my son's graduation, at back-to-school time I have a twinge of jealousy for the moms who are checking off things from that list. I think I'll have a glass of wine and read Shannon's post again.



Staying active once school starts will be simple with these tips

BY KECIA PLACE-FENCL
Contributing Writer

The beginning of a new school year tends to be a stressful time for some families. Schedules change, routines get altered and consistency goes out the window until a new normal has been established.

How does this impact your fitness and health? It can be detrimental if you let it. The American Heart Association recommends kids get at least 60 minutes of physical activity each day, while adults get at least 30 minutes. This might seem overwhelming at first, but with proper planning, a positive mindset and these simple tips you can avoid this pitfall. You will be able to keep your health and fitness activities on track to successfully achieving your goals.

Do What You Enjoy

You don't have to go to the gym to get a good workout in. Do what you enjoy and make time for it. If you enjoy dancing, dance during the commercials of your favorite television show. If you enjoy walking, take your

walking shoes with you to your child's athletic practice and walk while they are at practice. If you enjoy playing video games, play a Wii game. You can even have your children play with you. You will have a much better chance of incorporating physical activity into your daily schedule if you do what you enjoy.

Schedule Time For You

Make a weekly or monthly calendar that includes your work commitments, school functions, appointments and other responsibilities so that the whole family can access it. Schedule in time for exercise as well. When you have an appointment that you can't miss, you make sure to schedule other things around it. You are important so put yourself first. Take pride and ownership in getting stronger. View your fitness time as an appointment that you have to schedule other things around; this will help ensure that you get the coveted time that you deserve.

Seek Accountability

If you struggle with independent physical activity and

motivation to get moving, hire a personal trainer. Personal trainers motivate their clients, teach them proper technique and form of various exercises to ensure safety. Hiring a personal trainer means you have scheduled time for your physical activity as well. Exercising with a personal trainer can get expensive, so ask a friend, neighbor, or colleague to help get you moving. Walk or run, go for bike rides or take a fitness class together. Exercising with someone holds you accountable and is so much more fun.

Try Something New

While it is important to do what you enjoy, it is also important to try new activities. Without trying something new, you will never know just how much you might really love this new activity. Try a group fitness class, take dance lessons, sign up for a local race or try a new workout at the park while your children play.

Play

When you make physical activity fun, it doesn't become something you dread. Think

outside of the box. Make physical activity a game and have your children help you come up with fun, active things the whole family can enjoy. Jump on trampolines at the Sky Zone in Grimes. Rent a kayak, canoe, or stand-up paddle board from Jax Outdoors in Ames for your next water excursion. Invite another family to join you on your next active adventure. Climb the rock wall at Climb Iowa in Grimes. Rent snowshoes or cross country skis from Skunk River Cycles in Ames to enjoy winters in Iowa. Play a game of tag or kickball with the kids. Be creative and turn that boring workout into something fun.

The new school year may be a stressful time for most families, but it doesn't have to be for you and your family. Summer may be nearing the end but there are plenty of nice days ahead to get outside and enjoy the weather. If you follow these simple tips, you will be well on your way to a happy, healthy, active and stress-free school year.

****Before you begin any exercise routine, you should consult your doctor.**

Best time to get your up-to-date beauty info?

→ *Just after your
beauty professional
returns from class* ←

Beauty professionals are always going to classes to improve their knowledge and recharge their technical “batteries.” A great time to visit is right after that education. So when you have your regular color, cut, nail or skin appointment ask when they will be going to a class and tell them you want to know all about it.

My nail tech who is also a cosmetologist was prepping for her wedding but still found the time to attend a skin care class. I asked what tips she wanted to share for my column. She gave me this one. Do not use those papers sold to blot oil from your skin. She had learned that they push any dirt and germs from the skin into your pores and can cause more irritation and breakouts. Now that’s one I could have used in my teen years.

I have noticed that most women unlike me now have long hair and do not shampoo daily. So I asked what they do to keep their hair looking fresh and so bouncy. I was informed that dry shampoo was invented for this purpose. It helps remove dirt and oil and styling products so they can restyle their hair without benefit of water. One style with gorgeous long locks looked a bit guilty when she admitted she only washed her hair two or three times a week.

L’Oreal is the largest beauty company in the world owning not only their name brands but many others including both professional and retail lines of hair, skin, nail and fashion lines. I read a news release recently that La Roche, one of their divisions, is working on a patch that will tell

the consumer when they have had too much sun. Wow, that would be a treat for moms and dads trying to prevent skin damage for themselves and their kids.



MARY CLARE
LOKKEN

Curly hair is returning in a different way. Tight perms are long gone. Loose wavy curls are the trend now. That long hair looks great in waves as well as curly locks. Ask your stylist for advice on what products to use, how to style it at home and what will work best with your hair type and your technical ability. A few years ago the beauty brands started preparing for this trend.

Everything is now out there for you to take back curls.

Eyelash extensions are one of the newer fashion trends. Eyelash curlers and strip lashes were popular in the past but now adding actual lashes to improve your natural ones is possible. Most salons now offer this service and it can make your special day like a wedding or graduation extra special but it can also just enhance your look on a daily basis and improve your outlook.

Thinking about getting waxing before a special event? I checked in with a professional who suggested that if you are a regular wax client you can get the waxing done 2 to 3 days before a special event. But if it’s a new service for you, get it done a month before and then the 2 to 3 days before. She advised that hair doesn’t always grow in evenly and you will find this out with the advanced service.

Here’s a new one! There is actually an oil product for men’s hair, beard and tattoos. Who knew? It’s called Bare Knuckles.



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What is a loan origination fee?

BY MICHAEL MCDONALD
GOBankingRates.com
Tribune News Service

Buying your first home can be overwhelming, and all the costs and fees involved can be confusing. The down payment isn't the only expenditure you'll have when closing on a house; you'll also have to pay closing costs, which could add up to 2-5 percent of the purchase price of the home.

Chief among these closing costs is the loan origination fee, which is charged as compensation for the research your lender has done on you to determine whether you would be a trustworthy borrower. With an understanding of the loan origination fee, you can become a savvy homebuyer and a more knowledgeable borrower.

WHAT IS A LOAN ORIGINATION FEE?

The loan origination fee pays for the costs of originating the mortgage. Costs covered under the loan origination fee include:

- Paperwork
- Verifications
- Calculations done to determine your mortgage rate

The loan origination fee is simply a cost meant to pay for the research your lender has done on you as a borrower. The loan origination fee is usually about 1 percent of the total home loan, but that can change depending on a number of factors.

GOOD FAITH ESTIMATE

To find out what your loan origination fee will be and how it will affect your

total cost, check your good faith estimate. The estimate, often called a GFE, will give you a total loan estimate, broken down into estimates of individual costs. Mortgage lenders are required to give you a GFE within three business days of receiving your application for a loan.

A GFE is a useful tool for determining how the loan origination fee will affect your total loan cost. And your GFE will always provide an accurate estimate of the fee — it's one of the costs that must remain the same price that was disclosed in the estimate.

AVERAGE LOAN ORIGINATION FEE

The average loan origination fee can vary based upon the value of the house. Generally the loan origination fee is calculated as a percent of the total mortgage loan. So regardless of the amount of work put in by the mortgage broker, higher-value mortgage loans will typically have a higher loan origination fee than lower-value mortgage loans. That being said, the average loan origination fee should be about 1 percent of the total mortgage loan, whatever that loan might be.

NEGOTIATION OF LOAN ORIGINATION FEE

The loan origination fee is not set in stone. It's possible to negotiate the fee to a lower amount. If you have a good credit rating, then you should be able to negotiate with the lender and get the price lowered. You also could ask for a flat-rate loan-processing fee.

One possible way to avoid loan origination fees entirely is to request that the seller

of the house pay the fee. If he is in a hurry to move, or wants to put the selling process behind him as quickly as possible, the seller might be willing to comply and pay the fee out of his own pocket.

ORIGINATION FEES AS TAX DEDUCTIONS

Depending on the terms of the mortgage, it is possible to use your loan origination fee as a tax deduction. If the fee is deductible, it can be deducted either the year the loan was first taken out or each year over the course of the loan.

WHAT YOU NEED TO KNOW BEFORE PAYING A LOAN ORIGINATION FEE

Before you start to discuss loan origination fees with your mortgage lender, you need to know a few basics about these fees. The first thing you should be aware of is that, like other closing costs, loan origination fees must be paid in full at the same time as the down payment. It's usually not a tremendous cost, but this is definitely something to keep in mind when you talk to your lender.

You should also be aware that the origination fee isn't necessarily a static cost; different lenders might have different fees. If the first lender you talk to demands an origination fee that you feel is too high, you might want to consider talking to another lender.

Finally, you should know your credit score and the clout it can carry. A good credit score can help you get a lower origination fee, and an excellent credit score can be an even better bargaining tool in your negotiations.

To understand your soil, learn to read your weeds

BY BARBARA DAMROSCH
Special to the Washington Post

Last year, a section of our lawn was neglected, and it turned into a flower garden. Amid the tall, unmowed grass appeared bright spots of orange and yellow hawkweed, white daisies and blue violets. It was pretty, like the little flowery meads once planted in medieval cloisters to bring the outside world in. But it had been designed as a band of green to set off the real flower garden behind it.

This year, we set out to remove some of the non-grass species that had taken hold, but things were worse than we had thought. One part had almost no grass at all — just mats of sheep sorrel, hawkweed, plantain and dock.

Looking to see which weeds have moved into an area is useful because they often can tell you why they are there. Yes, I know, it's because we didn't weed, but also because any wild plant will choose to grow in the conditions that suit it best.

As we surveyed the lawn as a whole, it was clear the soil was quite acidic. The weedy interlopers grow in soil with a low pH, especially the sorrel and dock. (Other common acid-loving weeds include mulleins, buttercups and wild strawberries.) There were even some mossy patches — a dead giveaway. We had limed the soil when it was sown, but it had become more acidic over time. In his 1946 book "Weeds and What They Tell Us," Ehrenfried Pfeiffer emphasizes that weeds are often an indication of changes in the soil rather than its original composition.

In the area where the grass had utterly surrendered, I went to work with a digging fork to pry the weeds loose, but the ground was unexpectedly hard. Although most of the yard has sandy soil, there are patches of clay here and there, turned up in the course of leveling the garden. This was one of them. No wonder the plantain loved it — that weed is often found in hardened, trodden-on paths.

Simply liming the soil in most of the lawn would improve it (in addition to more consistent mowing), but this bad area needed to be tilled and given lots of organic matter to aerate it and add fertility. In went a few



Orange hawkweed started growing in the author's yard, a sign that her soil had become more acidic. Photo by Barbara Damrosch/Special to the Washington Post

wheelbarrow loads of weed-free manure and some peat moss, too, its acidity countered with extra garden lime.

It made me look around at the rest of the property to see what the weeds had to say. A large pile of blue marine clay we had stock-piled while digging our pond is covered with coltsfoot every spring, a pretty yellow flower that favors moist clay soil. Stinging nettles love our wet areas, and jewelweed thrives near the pond in part shade. White oxeye daisies pop up in every sunny spot where the soil is totally unimproved, showing how forgiving they are of poor land. Goldenrod is almost ubiquitous, but that's only because there seems to be a goldenrod species for every condition — wet or dry, rich or poor.

The most consistent weed growth is always in the vegetable gardens, where most of our attention is focused. Cool-weather chickweed is always followed by the same warm-weather species: lamb's-quarters, pigweed, prickly lettuce, galinsoga, purslane — all the ones that adore the loose, crumbly, nitrogen-rich soil we bestow on the edible crops that sustain us. "Congratulations," these invaders announce. "You have given your tomatoes and spinach a wonderful place in which to grow. Now weed it."

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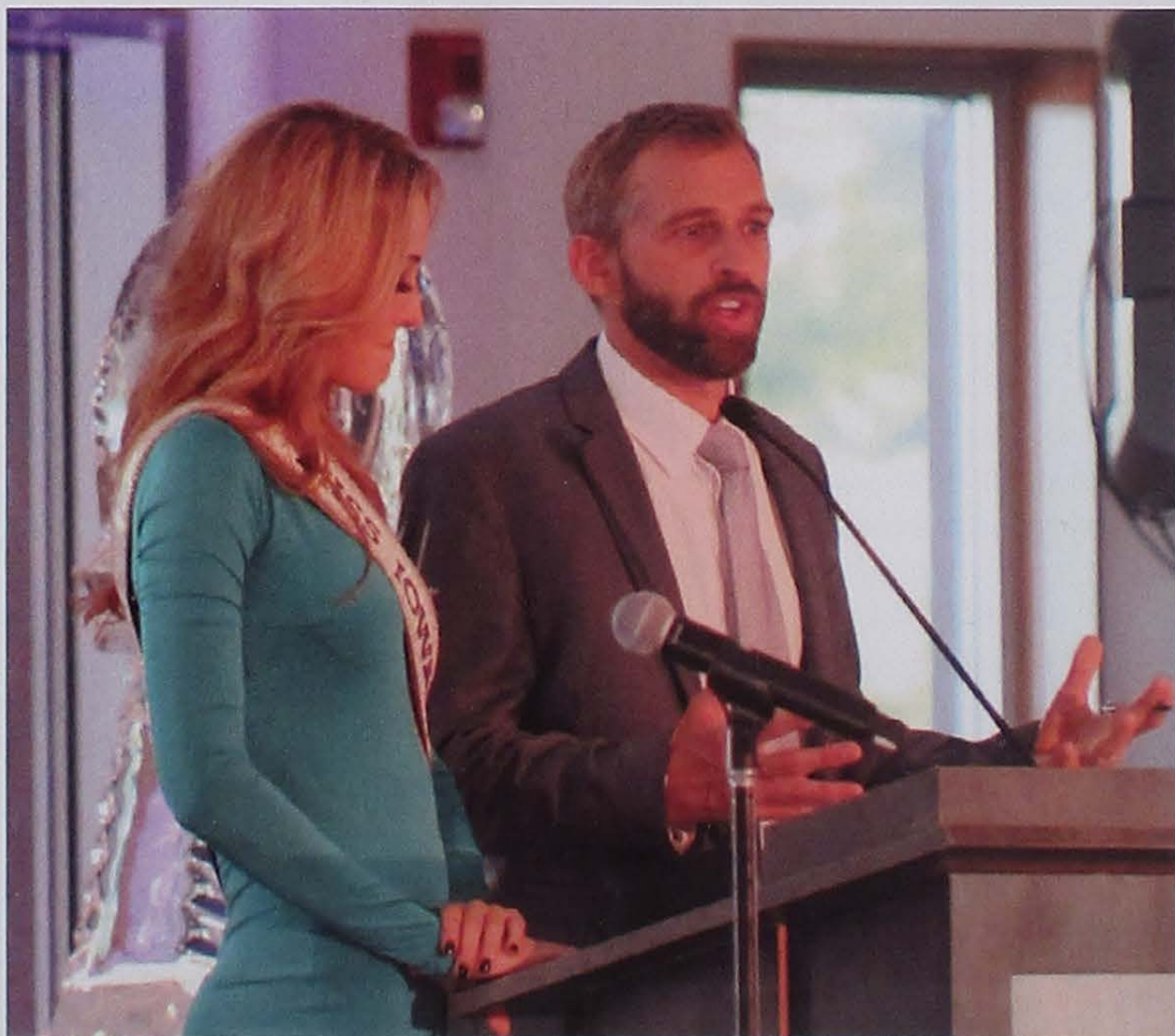
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The Ames Tribune earlier this summer celebrated the business community in Ames and Story County with its Best of Story County awards ceremony held on June 15 at the CPMI Events Center in Ames, with more than 250 people in attendance. More than 56,000 ballots were cast in 170 categories this year. Here are some memories of that evening. Photos by Sarina Rhinehart/Ames Tribune



Miss Iowa Alissa Morrison and Ames Tribune publisher Scott Anderson.



Lily Pad Learning Center won Best day-care and Pre-school.



Left, Nelson Electric won Best Electrician. Middle, Butch's Towing & Auto won Best Towing Company. Right, Steamway Craftsmen Cleaning Services won Best Carpet Cleaning.



Former Iowa State and pro basketball player Paul Shirley was the featured speaker of the night.



ISU men's A cappella group Shy of a Dozen was the featured entertainment.

7 kitchen skills kids need before they leave for college

BY AVIVA GOLDFARB
Special to the Washington Post

When our oldest child left for college last fall, I knew I would miss him terribly. But would he miss or even think about home? We're really close, but Solomon is an independent guy and had spent plenty of time away, so I was pretty sure he wouldn't be homesick. I was happy to call him weekly, but I wasn't sure what might prompt him to initiate a call or text.

The answer? A cooking question: "How do I make that chicken? How much lime do I use in that dressing? What salad should I bring to a party?" Even without a kitchen in his freshman dorm, Solomon found plenty of opportunities to cook at friends' houses and on team trips.

When he left for college, Solomon was among the more kitchen-savvy (and enthusiastic) boys in his crowd, but some of my friends worry that their kids don't have even the most basic cooking skills they might need in their next phase of life. My friend Betsy is pretty sure her son Alex, who leaves for college in August, doesn't know what "sauté" means, let alone how to do it. And despite Alex's facility at making no-cook dipping sauces, she can't recall him ever boiling water to make pasta (though she suspects he could figure it out).

College students tell me they cook, or at least aspire to, for a number of reasons. Some of the biggest are wanting healthier or tastier food than what is available on campus, saving money, being creative, managing food allergies, or just craving something home-made when they're hungry.

Sometimes the realities for college students, especially with no car and no kitchen, keep them from cooking much until after their freshman year. But Solomon reported that he had some of his best times last year cooking for or with friends, and he was proud to show off his kitchen skills when the opportunity arose. He was particularly psyched to get invited back to the home of some senior girls he'd befriended to cook more meals after he made them "Purple Pancakes."

So what basic cooking skills do kids need? Here are share basic techniques kids may want to master this summer. In my experience teaching kids in the



The author's son, Solomon, cooking; when he left for college, Solomon was among the more kitchen-savvy (and enthusiastic) boys in his crowd. Photo courtesy of Aviva Goldfarb/Special to the Washington Post



kitchen, I've learned not to assume that everyone knows what may seem obvious to more seasoned cooks:

WIELD A KNIFE: The biggest and most undervalued key to having good knife skills is keeping knives sharp. Even an inexpensive, easy-to-use sharpener can turn your dull blades into well-honed slicing-and-dicing machines. Teach your child to sharpen knives frequently, and have them learn to safely and effectively hold and use a chef's knife. YouTube videos and practice can be very effective teachers.

BOIL WATER: If you can boil water, you can make pasta, rice, hard-boiled eggs, mashed potatoes or steamed vegetables. If using a gas stove, turn the heat as high as it will go without the flame extending past the edge of the pot. Cover to bring the liquid to a quicker boil.

SAUTÉ: If your kid can melt some oil or butter in a skillet, they can scramble or fry an egg and sauté vegetables, tofu or meat. Make sure the oil or butter is hot before adding the food, and stir occasionally

with a spatula or spoon to keep food cooking evenly. If using a non-stick pan, preheat it with the oil or butter already in the pan, and use nonmetal utensils to avoid scratching the surface.

BAKE AND ROAST: I'm guessing your child has baked cookies at least once. But if not, teach them about preheating the oven, buttering or oiling the pan to make cleanup easier, setting a timer so food doesn't burn, using mitts to take hot pans out of the oven, knowing the difference between baking and broiling (we broil to brown the top of food quickly), and using high heat to roast vegetables or meat quickly and effectively.

USE A SLOW COOKER: With the right ratio of food to liquid, you can slow-cook almost anything, from a whole chicken, to soups and stews, to beans or "baked" potatoes. Slow cookers work at low heat for hours without anyone needing to be home to tend to it. Many college students tell me they use this appliance more than any other because they can put the chicken and

seasonings in it in the morning or early afternoon, then come home to a hot and perfectly cooked meal after class.

PLAN MEALS: If we teach our kids how to plan in advance for a meal or two, figure out what to serve to make a complete and nutritious dinner, make a grocery list and shop, and know when to start cooking each dish so they will all be ready at the same time, they'll have the essential skills to cook anywhere, anytime. (My husband's specialty is cold scrambled eggs with hot toast!)

DO THE DISHES: It's not glamorous, but remind kids about the importance of cleaning up after eating, including wiping down counters and closing packages tightly so food bits don't attract critters. (Otherwise, they'll be unlikely to want to cook again too soon!)

Summertime, when the pace of life may be just a little slower, is the ideal time to get your teen cooking — especially if they leave in a couple of

months for their next phase of life. Making one of their favorite things to eat — whether it's burgers, salad, corn on the cob, pasta or omelets — is a great place to get them started on picking up basic cooking skills. Many families find it works well to have each family member take on a meal each week. They might even like to make a checklist of dishes they'd like to master before they leave home.

Let your teen decide how involved or uninvolved in the cooking process they want you to be. Chances are, once they see how easy it is to cook and how satisfying it is to eat something they have prepared, their confidence and interest will grow. You'll both feel better knowing they can start to build the base for a lifetime of skills and meals to feed themselves, their friends and families (even if they still seek your advice by text from time to time).

The NEW food label

With kids heading back to school, and making more food decisions on their own, this is the perfect opportunity to help teach them about the food label. Teaching kids about the food label can increase their knowledge on how to choose better-for-you options and get them thinking about their health. Installing these healthy habits early can help them become and stay healthy well into adulthood. However, in the first major overhaul of the Nutrition Facts Panel since 1993, the Food and Drug Administration recently announced changes that will be made to nutrition labels over the next two to three years.

And the best part? The new label is less confusing, making it easier for consumers to make informed decisions about the food they eat. When talking with your kids about the food label, here are the changes you need to know.

Calories will be printed in bigger, bolder print,

and serving sizes will be in amounts usually consumed.

"The new panel better reflects serving size, nutrients and ingredients that people should focus on, and it updates current percent of daily values," said registered dietitian Lori

Zanini, Academy of Nutrition and Dietetics spokesperson.

"Our understanding of a 'serving size' has changed over the years. The new panel now lists serving size as what is typically eaten in one sitting.

This new format will help by easing or even eliminating the need to multiply several servings and daily value percentages to know how much has been consumed."

The serving size for soft drinks will increase from 8 ounces to 12 ounces. Bagels and muffins will increase from 2-ounce to 4-ounce servings. However, those new serving sizes aren't necessarily the recommended portion sizes. To find out proper portion sizes, look to the USDA's MyPlate guidelines.

One of the most helpful

improvements to the nutrition facts label is adding a new line revealing how much sugar has been added to a product. This will allow us to be able to tell how much sugar is coming from added sugar versus sugars that are naturally occurring from foods such as fruits and milk.

Here are some other changes:

Vitamins A and C will no longer be listed on the label because, in general, Americans do not have difficulty getting the recommended amounts of these vitamins.

Vitamin D and potassium will now be listed, since they are two key nutrients Americans need for bone and heart health, respectively.

Requirements for serving sizes now will more closely reflect the amounts of food that people currently eat. What and how much people eat and drink has changed since the last serving size requirements were published in 1993. The law, the Nutrition Labeling and Education Act, requires that serving sizes be based on what people actually eat.

There will be a declaration of grams and a percent daily value

(%DV) for "added sugars" to help consumers know how much sugar has been added to the product. It is difficult to meet nutrient needs while staying within calorie limits if you consume more than 10 percent of your total daily calories from added sugars, and this is consistent with the scientific evidence supporting the 2015-2020 Dietary Guidelines for Americans.

There will be "dual column" labels to indicate both "per serving" and "per package" calorie and nutrition information for certain multi-serving food products that could be consumed in one sitting or multiple sittings. Examples include a pint of ice cream and a 3-ounce bag of chips. With dual-column labels available, people will be able to easily understand how many calories and nutrients they are getting if they eat or drink the entire package/unit at one time.

For packages that are between one and two servings, such as a 20-ounce soda, the calories and other nutrients will be required to be labeled as one serving because people typically consume it in one sitting.



AMY CLARK



Since melons are a great source of potassium, and will be a new required nutrient on the nutrition facts panel, try this fun, fantastic Watermelon Fruit Pizza recipe with your kids today!

Watermelon Fruit Pizza

Serves 8 (2 slices each).

All you need:

1/2 cup low-fat plain yogurt

1 tsp honey

1/4 tsp vanilla extract

2 large round slices watermelon (about 1 inch thick), cut from the center of the melon

2/3 cup sliced strawberries

1/2 cup halved blackberries

2 tbsp torn fresh mint leaves

All you do:

Combine yogurt, honey and vanilla in a small bowl.

Spread 1/4 cup yogurt mixture over each slice of watermelon. Cut each slice into 8 wedges. Top with strawberries, blackberries and mint.

Nutrition Facts per serving: 64 calories, 1g fat, 0g saturated fat, 1mg cholesterol, 13mg sodium, 15g carbohydrates, 1g fiber, 12g sugars, 2g protein

Daily values: 36% vitamin C, 5% iron.

Source: adapted from EatingWell, Inc.

The information is not intended as medical advice. Please consult a medical professional for individual advice.



Photo by Goran Kosanovic/Washington Post

A gardener's favorite ingredient: Accidental flowers

BY JOE YONAN
Washington Post

The best thing about cultivating a vegetable and herb garden — no matter how small — might just be the flowers. I don't mean the flowers you planted to add decoration, or even the ones you are growing specifically because of their edibility, such as nasturtiums. I mean the bonus flowers, the ones that with a different mind-set you might not appreciate.

Conventional wisdom holds that when herbs and leafy greens bolt and go to seed and/or flower, their taste is compromised. There's some truth to that, if you're

talking about the leaves themselves. But I love to throw, say, little white arugula blossoms onto salads for a burst of intense peppery flavor, and the same goes for the flowers of oregano, sage, basil, mint and more. Often, they taste like a milder version of the herb or green. Sometimes, as is the case with cilantro, the flowers taste more like coriander, which is cilantro seed, so it makes perfect sense. For those people who find cilantro off-puttingly soapy-tasting, the blossom (and/or the buds) could be just the ticket.

It's rare to find recipes that call for these jewels of the garden, because they're rarely the type of thing you'll see in a market. But Michelle McKenzie's

new book, "Dandelion & Quince," specializes in more unusual produce, so she includes some ideas for flowering plants, including a beautiful salad of honey-roasted carrots, thick yogurt cheese and lentils, scattered with cilantro blossoms.

I knew just where to find some, and they gave the dish, already complex with Middle Eastern flavors, a fresh-from-the-garden touch.

If you don't have the same things growing in your front or back yard that I do, pick up some cilantro leaves at the market instead. And while you're at it, you might snag a packet of cilantro seeds and throw a few of those in a pot, too.

CARAMELIZED CARROTS WITH LENTILS, LABNEH AND FLOWERING CILANTRO

4 servings

Labneh, a sour yogurt cheese, can be found in Middle Eastern and Mediterranean markets. Or you can make your own; see the NOTE, below.

Adapted from "Dandelion & Quince," by Michelle McKenzie (Roost Books, 2016).

Ingredients

1/2 cup dried black (Beluga) or brown lentils, picked over to remove any foreign matter

3/4 teaspoon fine sea salt, plus more as needed

Water

1 teaspoon red wine vinegar

2 tablespoons extra-virgin olive oil

1 1/2 pounds thin carrots (about 20 carrots), scrubbed well

1 tablespoon honey

1 tablespoon fresh lemon juice

1/8 teaspoon orange flower water (optional)

2 cups labneh (see headnote and NOTE)

2 cups baby spinach leaves

Coarse sea salt, for serving

1 cup lightly packed flowering cilantro (may substitute 1/2 cup cilantro, parsley or mint leaves)

Steps

Preheat the oven to 450 degrees. Line two baking sheets with parchment paper.

Combine the lentils in a small saucepan with 1/4 teaspoon of the fine sea salt and enough water to cover by 1 inch. Bring to a boil over high heat, then reduce the heat to medium-low so the liquid is barely bubbling; cook until the lentils are just tender and retain a slight bite, about 20 minutes. Drain off any remaining water; stir in the vinegar and 1 tablespoon of the oil. Taste, and add more fine sea salt as needed.

Pat the carrots dry and divide them between the baking sheets. Toss each batch with another 1/4 teaspoon of sea salt, 1/2 tablespoon of honey and 1/2 tablespoon of oil. Spread the carrots in a single layer, making sure there is at least 1/2 inch between each carrot (to allow for liquid to evaporate quickly). Roast until the carrots are fork-tender, sticky and caramelized, about 25 minutes.

Combine them on one baking sheet, then gently toss them with the lemon juice and the orange flower water, if using. Cool slightly.

Spoon the labneh onto a platter (or divide it among individual plates). Top each portion with loose piles of lentils. Finish with a few alternating layers of carrots, spinach leaves, coarse sea salt and cilantro flowers, and serve.

NOTE: To make labneh, scoop 4 cups of whole-milk Greek yogurt into a cheesecloth-lined strainer and set it over a bowl in the refrigerator to drain overnight. Discard the strained liquid; keep the labneh refrigerated in an airtight container. This makes more than what you'll need for the recipe.

Nutrition | Per serving: 270 calories, 10 g protein, 34 g carbohydrates, 11 g fat, 3 g saturated fat, 5 mg cholesterol, 720 mg sodium, 6 g dietary fiber, 21 g sugar

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Dinner in 25 Minutes: Mumbai Sandwiches

BY BONNIE S. BENWICK
Washington Post

Famous as Indian street food, the Mumbai sandwich provides what's often found lacking in a meatless sandwich: a balance of crunch and heat and juiciness. Better yet: It holds together.

A classic features boiled potatoes, a zippy green chutney and spices; this riff proves that grilled cheese sandwiches are not just for cozying up to warm tomato soup. Here, we've used Taleggio cheese instead of the spuds. The spice is a simple mixture of garam masala and cinnamon, but if your palate prefers something bolder, you might want to add a sprinkle of ground cumin or ground red chili pepper.

This recipe calls for a panini press; you can also cook the sandwiches in a skillet or grill pan (à la grilled cheese).

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malendu

Photo by Goran Kosanovic/Washington Post

MUMBAI SANDWICHES

2 servings

This recipe calls for a panini press; you can cook the sandwiches in a skillet or grill pan as well (a la grilled cheese).

Serve with a green salad or chips.

MAKE AHEAD: You'll have some leftover chutney, which is great stirred into scrambled eggs.

Adapted from a recipe by London food writer Helen Graves at GreatBritishChefs.com.

Ingredients

For the chutney

1-inch piece fresh ginger root

1 medium jalapeño pepper or small serrano pepper

Leaves from 1 small bunch fresh mint (2 ounces)

1/2 bunch cilantro (leaves

and tender stems)

1/2 lemon

Pinch kosher salt

For the sandwiches

4 slices firm (but not crusty) white bread

2-inch piece English (seedless) cucumber

1/2 red onion

1 medium tomato

2 ounces good melting cheese, such as Taleggio (may use a mild cheese, such as Monterey Jack)

1 teaspoon garam masala

Pinch ground cinnamon

1 large clove garlic

2 tablespoons salted butter, at a spreadable consistency

Steps

For the chutney: Peel the ginger and coarsely chop it. Seed the chili pepper, if desired, then coarsely chop. Transfer those two ingredients to a food

processor along with the mint and cilantro. Squeeze in the juice of the 1/2 lemon and add the salt. Pulse to form a chutney that is a bit coarser than a thick pesto. Transfer to a bowl; the yield is about 3/4 cup.

For the sandwiches: Preheat a panini press. Place a piece of plastic wrap on a cutting board, then arrange the 4 slices of bread on it.

Meanwhile, cut the cucumber and red onion into very thin slices. Cut the tomato into slightly thicker slices. Cut the cheese into thin slices, as needed.

Whisk together the garam masala and cinnamon in a small bowl.

Cut the garlic clove in half lengthwise; rub the cut sides on one side of each piece of bread. Butter both sides of each bread slices. Spread a

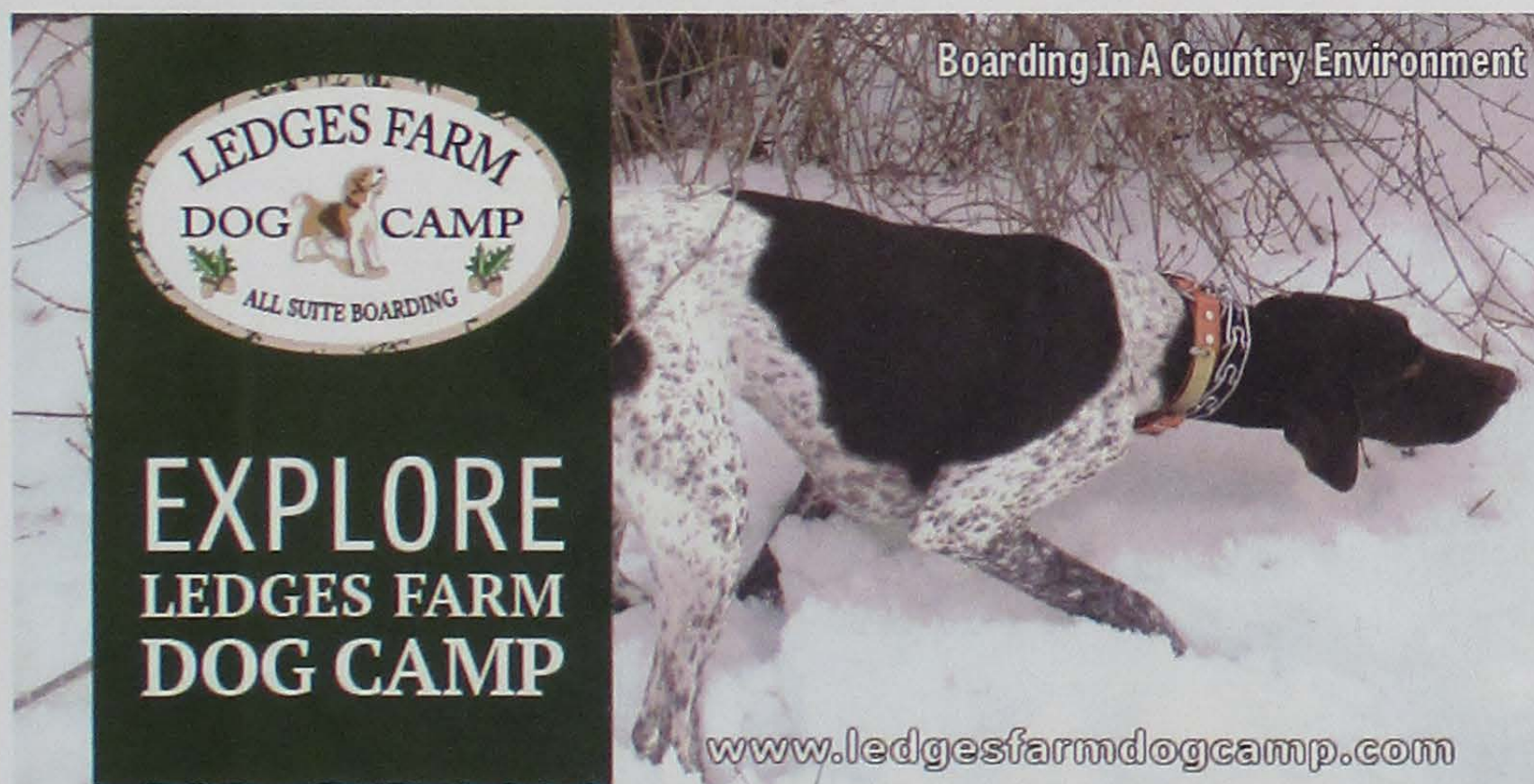
generous layer of the chutney on the top sides of two pieces of buttered bread.

Layer the chutney-spread slices with the cucumber, then sprinkle with a little of the masala mixture. Repeat this process with a layer of tomato, then cheese, then onion. Carefully top with the remaining slices of bread.

Place the sandwiches in the panini press; close and cook for a few minutes, just until golden brown and sizzling, and the cheese has melted a bit.

Cut each sandwich in half; serve warm.

Nutrition | Per serving (using half the chutney): 360 calories, 11 g protein, 37 g carbohydrates, 19 g fat, 12 g saturated fat, 50 mg cholesterol, 810 mg sodium, 4 g dietary fiber, 4 g sugar



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Celebrating 100 Years (and breaking a world record) with Mary Greeley Medical Center

On August 7th, Mary Greeley Medical Center will celebrate its 100th birthday in grand style. The entire community is invited to gather at the Iowa State Center courtyard near Hilton Coliseum from noon to 4 pm for a birthday party. This Ames Convention & Visitors Bureau Community Grant recipient event is sure to be a terrific celebration complete with live music, family amusements, displays, food for purchase, and a photo booth.

The party is just part of the fun. Mary Greeley hopes to break a Guinness World Record that day for hosting the largest reunion of people born at the same hospital. The current record is 1,221 and is held by a hospital in the Philippines. Mary Greeley officials are confident the community can outdo the Philippines, but will need your help to reach the magic number.

Were you born at Mary Greeley? It's easy to be a part of the official world record count. Here's what you'll need to do:

- 1) Let Mary Greeley Medical Center know you're coming to the birthday party on August 7th!** Those wishing to be a part of the record-setting attempt can pre-register at the Ames Main Street Farmers' Market, where hospital representatives will be each Saturday from 9 am to noon. The market is located on the 300 and 400 block of Main Street, including Tom Evans Plaza. Participants can also register the day of the event or register online at www.mgmc.org/bornatmarygreeley.
- 2) Show Mary Greeley Medical Center your birth certificate.** You'll need to present your birth certificate that says you were born at Mary Greeley – no additional documentation is needed. If your certificate doesn't list Mary Greeley, you can also provide a hospital-issued birth notice or ask Mary Greeley to check their records to verify your birth at the medical center. The verification rules are set by the Guinness World Records organization. All your documentation can be presented at the Ames Main Street Farmers' Market or uploaded if you register online.



Mary Greeley Memorial Hospital, 1916, photo courtesy of Mary Greeley Medical Center

A representative from Guinness World Records will be present on August 7th to verify the new record. Steve Sullivan, Mary Greeley Medical Center's Marketing and Community Relations Director, said his department is working diligently to help those who wish to be counted, but may need assistance confirming their birth. "The community has been extremely responsive. We already have hundreds of people registered for the event and are working with many others to help them find the paperwork needed to verify their birth at Mary Greeley," said Sullivan, "It's been great to see the community rally behind us. It shows how much their hospital means to them and their families. The idea of breaking a world record is fun and appeals to all ages. I've talked with individuals born in the 1930s, as well as to parents whose children were just born here at Mary Greeley this past year."

"When the staff of Mary Greeley began to prepare for the hospital's centennial, we hoped to find a way to bring the community together in a meaningful way to celebrate this milestone. But how do you pay homage to a 100 years of history and service? Mary Greeley has been a presence in this community and in the lives of those who live here for a century. A birthday party for not only the hospital but for all born here seemed like a terrific idea. While we are extremely proud of our caring employees and renovated facilities, it's the individuals that we serve on a daily basis, 365 days a year that speak to the heart of our mission," said Sullivan. "August 7 will be a day to not only celebrate Mary Greeley Medical Center but to celebrate with all the people we serve. When I talk to individuals who plan to bring their whole family so that generations can all be a part of the official Guinness World Record count, I know the hospital has found a truly memorable way to mark our 100th year. The community is excited to gather together and break a world record."



Share your

"Born at Mary Greeley" Story

Besides getting ready for the big birthday party on August 7th, Mary Greeley is also collecting stories about the day you (or your children) were born at Mary Greeley. The hospital delivers around 1,000 babies a year, so there are lots of "Born at Mary Greeley" stories! To share your story, visit www.mgmc.org/bornatmarygreeley and submit your story online. The hospital already has a sampling of the stories on their website and more are regularly being added. Be sure to take a look....They are heartwarming glimpses into the lives of those born at Mary Greeley.



New patient tower, photo courtesy of Mary Greeley Medical Center

Captain Greeley Would Be Proud

Mary Greeley Medical Center was a gift to the City of Ames from Captain Wallace Greeley, an officer in the Union Army during the Civil War who went on to become a prominent banker, businessman, state legislator and mayor of Ames during the 19th and early 20th centuries. His beloved wife, Mary, died in 1914, leading her grieving husband to build the hospital named in her honor and give it to the community.

After Mary's death, Wallace began to envision a memorial hospital, which he announced on July 29, 1915. At the time there were 10 medical physicians and two osteopathic physicians in Ames. Captain Greeley consulted with these physicians regarding where to locate the hospital and what to include in the building. He even brought in a medical specialist from Chicago who was nationally known as a consultant in design and construction of hospitals.

The Iowa Agricultural College, now Iowa State University, had a small hospital on campus that was open half days beginning

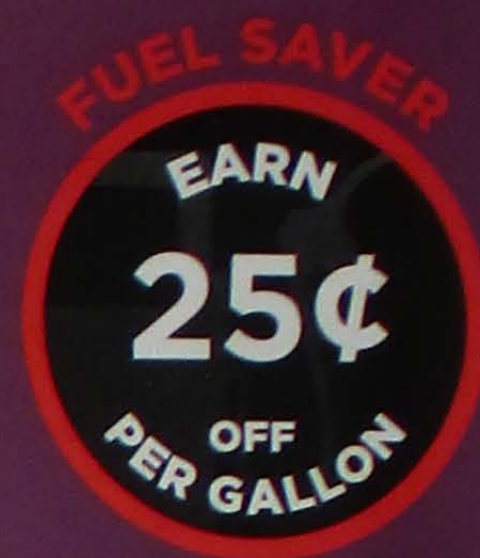
in 1885. But prior to 1916, the City of Ames had no hospital facilities for its citizens.

At the hospital's dedication on September 24, 1916, Captain Greeley eulogized his wife by saying, "It affords me great pleasure, more than words can express, that I contribute something towards the welfare of not only those now in need, but also for those who will be here long after we have passed away."

Captain Greeley's vision lives on today at Mary Greeley Medical Center. He would be proud of the caring professionals who walk the halls of the hospital. And given the care he took to ensure the medical center offered the best possible treatments available in 1916, he would be pleased to see how Mary Greeley has grown to meet the needs of the community, offering not only advanced technology, but a comfortable and convenient healing environment. There's no doubt Captain Greeley would be happy our community is gathering to celebrate the hospital's 100 years of faithful service to Ames and the surrounding area. Happy Birthday, Mary Greeley Medical Center!



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